

Dear Santander ,

This letter is a formal notification that you are in default of the invoice notifying you of the violations you've committed under FDCPA 1692. This invoice holds the sum of \$61,915.99 payable by March 11, 2021.

This amount has been overdue since February 17th, 2021 each late day your company is charged an extra 1000\$ which federal law allows. You have ignored my affidavit of truth to make a payment for violations in regards to a federally protected consumer, this is your opportunity to cure this matter.

Unless the full amount (\$61,915.99) plus late fees are received within 15 days, I have no choice but to begin the lawsuit process for the violations on the delinquent invoice. I have given you more than 30 days which federal law allows.

Please act accordingly,

Kendarion D. Jennings .

Kendarion D. Jennings
1352 tuscumbia Rd.
Collierville TN 38017

I, Kendarion Deion Jennings, a federally protected consumer am notifying referenced seller-Creditor WOLFCHASE NISSAN & lien holder SANTANDER CONSUMER USA of my legal actions Pursuant to 15 USC 1635 with my right to rescind this transaction for the following reasons:

This is a contract that was consummated by fraud. The finance manager, an employee of WOLFCHASE NISSAN has consummated a finance agreement on behalf of the seller-creditor. This signee cannot stand trial in any court of law under the penalty of perjury on the behalf of this agreement neither WOLFCHASE NISSAN.

Breach of 15 USC 1605 under TILA. I the person entered into a consumer credit transaction with Santander as agent of KENDARION D JENNINGS the corporation pursuant to 15 USC 1602(d), Wolfchase Nissan also constituted procedural form towards me,the natural person, Kendarion Deion Jennings, to put down a cash down payment of 15 to 20%. Stating "this is the amount people put down".

Cease and Desist

Pursuant to 15 USC 1692c.(c) I am notifying you in writing that I refuse to pay this alleged debt, and I am demanding that you cease all forms of communication with me through any and all mediums.

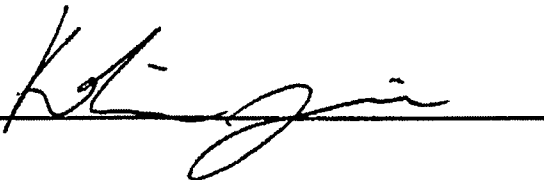
Pursuant to 15 USC 1692c.(c)(2)-

I am invoking my specified remedy as a consumer, and the original creditor I am demanding all of the following:

1. Zero out the balance on this account.
2. Delete from all consumer reports and it notify the creditor of said account to delete.
3. Pay the attached invoice and compensate me for every violation labeled in the attached exhibits.
4. Grant me my title lien free.

Best Regards,

Signature

A handwritten signature in black ink, appearing to be "K. King", written over a horizontal line.

AFFIDAVIT OF TRUTH

Notice to all, I, am that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/ given name Kendarion Deion Jennings, and I have been appointed and accept being the executor both public and private for all matters proceeding, and I hereby claim that I will d/b/a Kendarion Jennings and autograph as the agent, attorney in fact, so be it, now present:

Whereas, I of age, of majority, give this herein notice to all, I make a solemn oath to the one and only Most High of creation only, whoever that may be, and I depose the following facts, so be it, and;

Fact, TILA clearly lays grounds for interpretation to all credit sales. Stating all credit sales are simply consumer credit transactions where the seller is also the creditor.

Fact, The Fair Debt Collections Practices Act is intended to protect consumers against abusive, and deceptive debt collection practices and I have been abused and deceived so be it;

Fact, an agreement is between two or more persons. A corporation cannot sign any documents under the penalty of perjury because they are a non-living soulless entity.

Fact, TILA lays ground to what a person and a corporation is . Being corporations are soulless entities they can't have attorneys represent them in the court of law because it would be deemed as hearsay since said attorney was not present when the consumer credit transactions took place.

Fact, pursuant to 15 USC 1635 As a federal protected consumer I have the right to rescind any consumer credit transaction (including opening or increasing the credit limit for an open end credit plan) in which a security interest, including any such interest arising by operation of law, is or will be retained or acquired in any property which is used as the principal dwelling of the person to whom credit is extended, the obligor shall have the right to rescind the transaction until midnight of the third business day following the consummation of the transaction or the delivery of the information and rescission forms required under this section together with a statement containing the material disclosures required under this subchapter, whichever is later, by notifying the creditor, in accordance with regulations of the Bureau, of his intention to do so. The creditor shall clearly and conspicuously disclose, in accordance with regulations of the Bureau, to any obligor in a transaction subject to this section the rights of the obligor under this section. The creditor shall also provide, in accordance with regulations of the Bureau, appropriate forms for the obligor to exercise his right to rescind any transaction subject to this section. so be it, and;

Fact, Black laws dictionary describes dwelling as dwelling house. Dwelling house by default is The house or other structure in which one or more people live; a residence or abode So be it,and,

Fact, I, the natural person can be either a person or organization whichever I choose pursuant to 1602(e). so be it,and;

Fact, an organization pursuant to 15 USC 1602(d) cannot be a natural person that can attest to any claims under the penalty of perjury.so be it,and;

Fact, this contract was initiated by fraud simply because this firm cannot stand in the court of law under the penalty of perjury and it wasn't signed by the seller-creditor. This was signed by a finance manager, a living person. Not Wolfchase Nissan the corporation.so be it,and,

Fact, any obligations arising out of a consumer credit transaction of the LEGAL CITIZEN are obligations of the UNITED STATES CORPORATION.so be it,and;

Fact, as a natural person, I am in fact the holder of a credit card issued by the social security administration which can be revoked at any moment. This legal person is under direct rule of the UNITED STATES CORPORATION so be it,and;

Fact, I, the natural person, am the administrator to all transactions on behalf of the LEGAL CITIZEN named on such cards by the card issuer, SOCIAL SECURITY ADMINISTRATION. I do not hold any obligation tied to such debts. Pursuant to 18 USC 8.

Fact, 18 USC 8 lays ground to what the obligations and other security of the United States are. This include; all bonds, certificates of indebtedness, national bank currency, Federal Reserve notes, Federal Reserve bank notes, coupons, United States notes, Treasury notes, gold certificates, silver certificates, fractional notes, certificates of deposit, bills, checks, or drafts for money, drawn by or upon authorized officers of the United States, stamps and other representatives of value, of whatever denomination, issued under any Act of Congress, and canceled United States stamps.

5.Fact, affiant is aware and has proof in the attachment labeled as Exhibit A, SANTANDER CONSUMER USA is in violation of 15 USC 1605 involving a finance charge. This soulless entity constituted a procedural form to put down a down payment involving a consumer credit transaction. The finance charge is the sum of all charges extended to the LEGAL PERSON. I, the administrator of the transaction , the natural person, was asked to put cash into a fraudulent transaction.

Fact, affiant is aware and has proof in the attachment labeled as Exhibit B , SANTANDER CONSUMER USA is in violation of 15 USC 1605 involving a finance charge. This soulless entity constituted a procedural form to put down a down payment involving a consumer credit

transaction. The finance charge is the sum of all charges extended to the LEGAL PERSON. I, the administrator of the transaction, the natural person, was asked to put cash into a fraudulent transaction.

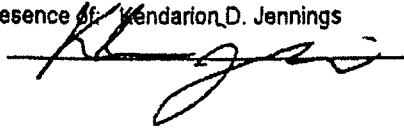
Thank you,

I swear to all information provided herein, I do so under the penalty of perjury that the information I so affirm to be true, correct, and accurate to the best of my ability and knowledge, so be it;

IN WITNESS WHEREOF, the said party has signed and sealed these presents the day and year below written

Signed, sealed and delivered in the presence of: Kendarion D. Jennings

Signature



STATE OF TENNESSEE
COUNTY OF SHELBY

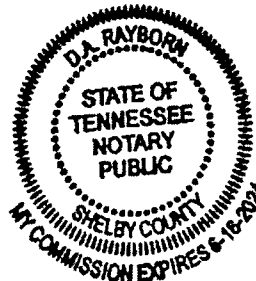
I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Kendarion D. Jennings, who is personally known to me or who has produced TN DRIVERS LICENSE as identification and who executed the foregoing instrument and he/she acknowledged before me that he/she executed the same

WITNESS my hand and official seal in the County and State aforesaid this 9th day of JANUARY 2021

Notary Public

Printed Name: D. A. RAYBORN

My commission expires: 6-16-2024



Kenderton Delon Jennings

INVOICE

26

By To: **Santander consumer USA**

Date: Jan 9, 2021
Due Date: Jan 17, 2021
Balance Due: **\$61,915.99**

Item	Quantity	Rate	Amount
1 federally protected consumer rights violations under 15 USC 1640.	1	\$61,915.99	\$61,915.99

Total: **\$61,915.99**

Terms:

1000\$ late fee per day this Invoice goes unpaid.

LAW 553-TN-ARB-eps-14 10/19**RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE
(WITH ARBITRATION PROVISION)**

Buyer Name and Address <u>15 USC 1602d</u> KENDRICK D JENNINGS 1352 TUSCUMBIA RD COLLIERSVILLE TN 38017	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller Name and Address WOLFGANG WISCH 2956 NORTH GERMANTOWN ROAD BARTLETT TN 38133
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased Personal family or household unless otherwise indicated below
NEW	2021	NISSAN ALTIMA	1N4BL4CV1MN332574	<input type="checkbox"/> business <input checked="" type="checkbox"/> agricultural <u>N/A</u>

TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE This cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid after you have made all payments as scheduled	Total Sale Price The total cost at your purchase on credit, including your down payment of
<u>17.62 %</u>	<u>\$ 19402.41</u>	<u>\$ 30952.99</u>	<u>\$ 50360.40</u>	<u>\$ 3000.00</u>

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale. Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
72	\$ 699.45	MONTHLY beginning 02/06/2021
N/A	\$ N/A	N/A
N/A		

WARRANTIES SELLER DISCLAIMS
 Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose. This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 1.00 or 5 % of the part of the payment that is late, whichever is greater.

Prepayment. If you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information, including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

OPTIONAL GAP CONTRACT. A gap contract (debit cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in item 4D of the Itemization of Amount Financed on page 2. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Returned Check Charge: You agree to pay a charge of \$ 30.00 if any check you give us is dishonored or any electronic payment is returned unpaid.

Term 72 Mos. **ROADVANTAGE GAP**
 I want to buy a gap contract Name of Gap Contract
 Buyer Signs X [Signature]

APPLICABLE LAW
 Federal law and the law of the state of Tennessee apply to this contract.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on page 4 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X [Signature] Co-Buyer Signs X N/A

1637(12)(B)

15 USC 1605 Title down payment

15 USC 1605(12)

15 USC 1637(12) 2

15 USC 1637(12) 3

15 USC 1637(12) 4

Buyer Initials 103 Co-Buyer Initials N/A

1640(1)

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price (including \$ 23,115.19 sales tax) \$ 23,115.19 (1)

2. Total Downpayment: \$ 0.00

Trade-In: N/A (Amount)

Online Trade-In Allowance: N/A

Less: Pay Off Made By Dealer to: N/A

Excludes Net Trade In:

- Cash: 0.00
- Other: CUSTOMER CASH \$ 2,000.00
- Other: N/A
- Other: N/A

(If total downpayment is negative, enter "0" and see 41 below)

3. Unpaid Balance of Cash Price (1 minus 2) \$ 23,115.19 (2)

4. Other Charges (including Amounts Paid to Others on Your Behalf) (Seller may keep part of these amounts)

A. Cost of Optional Credit Insurance Paid to Insurance Company or Companies

Line	Description	Amount
1	Disability	\$ <u>N/A</u>

B. Vendor's Single Interest Insurance Paid to Insurance Company \$ N/A

C. Other Optional Insurance Paid to Insurance Company or Companies \$ N/A

D. Optional Gap Contract \$ 1,000.00

E. Official Fees Paid to Government Agencies \$ N/A

F. Government Taxes Not Included in Cash Price \$ N/A

G. Government License and/or Registration Fees \$ N/A

N/A

LICENSE \$ 133.00 / TEMP \$ 5.50 / TIRE \$ 5.00 \$ 143.50

H. Government Certificate of Title Fees \$ N/A

I. Other Charges (Seller must identify who is paid and describe purpose)

Line	Description	Amount
1	to <u>N/A</u> for <u>Pay Credit or Lease Balance</u>	\$ <u>N/A</u>
2	to <u>SMART AUTOCARE</u> for <u>TOTAL EXCLUSIONARY</u>	\$ <u>3,000.00</u>
3	to <u>WOLFCCHASE NISSAN</u> for <u>DOC FEE</u>	\$ <u>699.00</u>
4	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
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